

Montana



Board of Investments



INTERCAP

Since 1987

25★Years

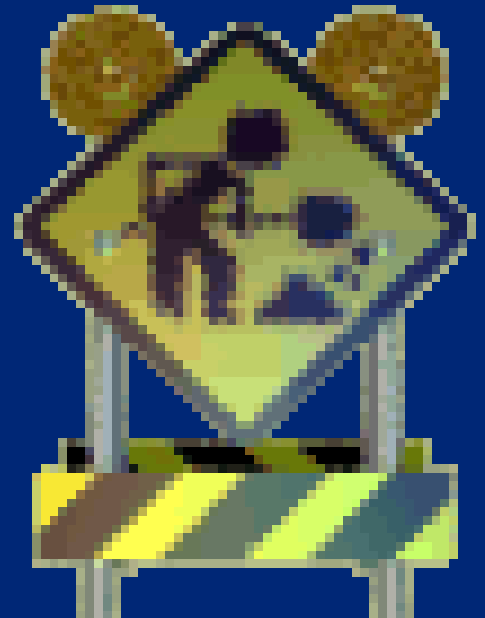
**Rates change every
February 16th**

This Year's Rate:  **1.25%**

Average Rate for past 10 Yrs:
3.16%

We finance

- ✓ **Preliminary engineering and grant writing work**
- ✓ **Interim financing for construction**
- ✓ **Water, Wastewater, or Solid Waste Projects**



New and used vehicles of all sorts!



**New and used
equipment of all
kinds!**



- ✓ **Money always available**
- ✓ **100% financing acceptable**
- ✓ **No up-front costs**
- ✓ **No prepayment penalty**
- ✓ **Loan term – 15 years or useful life of the project, whichever is less**

Application Procedure

Review on first come first serve basis

✓ \$1 million and under

–Board staff approval

✓ \$1 - \$5 million

– Board Loan Committee final approval

✓ Over \$5 million

– full Board final approval

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